

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	
	:	Case No. 18-20766-JAD
Cheryl A. Bach	:	
f/k/a Cheryl A. Hanych	:	
Debtors	:	Chapter 13
	:	
Cheryl A. Bach	:	Related to Docket No. 27
Movant	:	
vs.	:	
	:	
Bank of America N.A.	:	
Respondent	:	

INTERIM MORTGAGE MODIFICATION ORDER

On June 29, 2018 the above named Debtor and Respondent, Bank of America N.A. (“Creditor”) entered into a Trial Modification (“Trial Modification”), through the Court’s *Loss Mitigation Program (LMP)*, with respect to the first mortgage on the Debtor’s residence. The terms of the Trial Modification require monthly payments in the amount of \$1,416.95 (“Trial Payments”) to begin on **August 1, 2018** and to continue in that amount until **October 1, 2018** (the Trial Modification Period”). In light of the need for an immediate change in the distribution to the Creditor, the Debtor requests the Court to enter this *Interim Trial Mortgage Modification Order* until a final, permanent modification can be presented to the Court for approval.

AND NOW, this _____ day of _____, 2018, for the foregoing reasons it is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) The Chapter 13 Trustee is authorized and directed to modify the distribution to the above named Creditor for the Trial Modification Period. Each Trial Payment shall be made in the amount of \$1,416.95 for the following months: August 1, 2018, September 1, 2018 and October 1, 2018. Following the Trial Modification Period, the Chapter 13 Trustee shall continue to make distributions in the same amount as the Trial Payments until further Order of Court.

(2) In the event a Permanent Modification is reached between the Parties, the Debtor ***immediately*** shall file a *Motion to Authorize the Loan Modification* in compliance with *W.P.A.LBR 9020-6(d)*.

(3) The LMP Period is extended until fourteen (14) days after the expiration of the Trial

Modification Period. If the Debtor has not filed a *Motion to Authorize the Loan Modification* within fourteen (14) days after the expiration of the Trial Modification Period, then the Debtor shall ***immediately*** file and serve either a *Motion to Extend the Loss Modification Period* pursuant to *W.P.A.LBR 9020-5(b)* or a *Motion to Terminate the Loss Modification Program* pursuant to *W.P.A.LBR 9020-5(c)* that sets forth the specific reasons why an agreement was not reached.

(4) Any party may seek a further hearing regarding the amendment or termination of this Order at any time during the Trial Modification Period by filing an appropriate Motion.

(5) Within three (3) day of entry of this *Order*, Debtor shall serve this *Order* electronically on the Chapter 13 Trustee at the following email address: LMP@chapter13trusteewdpa.com and Debtor shall not be entitled to rely upon CM/ECF or United States Mail for service of this *Order* on the Chapter 13 Trustee. The Debtor's Certificate of Service shall reflect upon service the above identified email address

United States Bankruptcy Court

Case administrator to serve:

Debtor
Counsel for the Debtor
[Counsel for the Creditor]
Ronda J. Winnecour, Esq., Ch. 13 Trustee